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PATENT  
Attorney Docket No. 52493.000251

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Geoffrey STIFF, et al.

Appln. No.: 10/083,250

Filed: February 27, 2002

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Group Art Unit: 2164

Examiner: To Be Assigned

For: SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC  
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

**Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

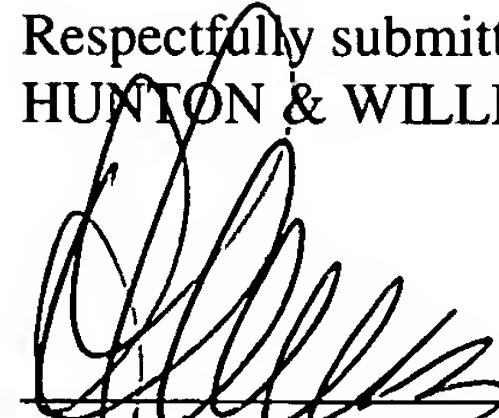
In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

This Supplemental IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Supplemental Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Date: 8/4/2004

Respectfully submitted,  
HUNTON & WILLIAMS



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OAF/sdw



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PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031  
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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				<b>Complete if Known</b>	
				Application Number	10/083,250
				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	2164
				Examiner Name	To Be Assigned
				Attorney Docket Number	52493.000251
Sheet	1	of	1		

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	U1	6275807		Schirripa	08-14-2001	
	U2	20020184129		Arena et al.	12-05-2002	
	U3	20020198802		Koresko, V	12-26-2002	
	U4	20030088430		Ruark	05-08-2003	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sub>6</sub>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	F1							

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	P1	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696	
	P2	BROWN et al., Joint life annuities and annuity demand by married couples, Journal of Risk and Insurance, 67, 4, 527, Dec. 2000	
	P3	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity	

Examiner Signature		Date Considered	
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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